

In re:
Paul D. Bethman
Debtor

Case No. 19-13007-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 11, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 13

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Paul D. Bethman, 50 S. Lafayette Ave., Morrisville, PA 19067-7121 |
| 14527530 | + Jeffrey C. McCullough, 16 North Franklin Street, Suite 300, Doylestown, PA 18901-3556 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Oct 11 2024 23:44:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Oct 12 2024 03:39:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 11 2024 23:44:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14352964 | EDI: BANKAMER | Oct 12 2024 03:39:00 | Bank of America, N.A., P.O. BOX 31785, Tampa, FL 33631-3785 |
| 14338845 | + EDI: AISACG.COM | Oct 12 2024 03:39:00 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14332958 | + EDI: AIS.COM | Oct 12 2024 03:39:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14359620 | EDI: JPMORGANCHASE | Oct 12 2024 03:39:00 | JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203 |
| 14343500 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 11 2024 23:44:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14411444 | Email/Text: blegal@phfa.org | Oct 11 2024 23:44:00 | PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105 |
| 14357092 | Email/PDF: resurgentbknofications@resurgent.com | Oct 11 2024 23:56:40 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14359479 | Email/Text: bkdepartment@rtresolutions.com | Oct 11 2024 23:44:00 | Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029 |
| 14877597 | + Email/Text: bkteam@selenefinance.com | Oct 11 2024 23:44:00 | U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295 |

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14430621 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA, 71203 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| CHRISTOPHER A. DENARDO | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor MEB Loan Trust VII bkgroup@kmlawgroup.com |
| JEFFREY C. MCCULLOUGH | on behalf of Plaintiff Paul D. Bethman jeffmccullough@bondmccullough.com lchung@bondmccullough.com |
| JEFFREY C. MCCULLOUGH | on behalf of Debtor Paul D. Bethman jeffmccullough@bondmccullough.com lchung@bondmccullough.com |
| JEROME B. BLANK | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com, mmorris@pincuslaw.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| KRISTEN D. LITTLE | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION KRLITTLE@FIRSTAM.COM |
| MARIO J. HANYON | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| MICHELLE L. MCGOWAN | on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION mimcgowan@raslg.com |
| MICHELLE L. MCGOWAN | on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com |
| ROBERT BRIAN SHEARER | on behalf of Creditor U.S. Bank Trust National Association rshearer@raslg.com |
| ROBERT J. DAVIDOW | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION robert.davidow@phelanhallinan.com |
| THOMAS SONG | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION tomysong0@gmail.com |

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Paul D. Bethman</u> | Social Security number or ITIN | xxx-xx-2299 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: | 19-13007-amc | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul D. Bethman

10/10/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.